Bank-level security. Commitment to privacy.

At Max, we value your privacy and security, and have gone to great lengths to protect your personal information and your accounts.

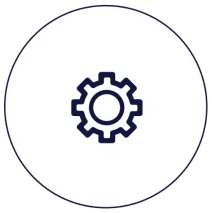
Your security comes first.

We've designed and constructed our system from the ground up to help keep your data and accounts safe and secure. We worked with leading experts in software security and cryptography in the design and implementation of Max, using the same firm that consults for leading global banks. Your Max account is also protected by multi-factor authentication.

Max uses APIs or your bank login credentials to create an encrypted connection between Max and your banks. This allows our computers to check your account balances, determine an optimal cash allocation, and send your funds transfer instructions to your banks so they can transfer your cash between your accounts on your behalf, all while protecting the security of your financial accounts.

Bank-level encryption.

All sensitive data that you enter into our site is encrypted at rest, transported via encrypted connections, and housed in an encrypted database that is protected both physically and electronically. We use 256-bit EV SSL encryption — the same level that is used by major banks — to safeguard your financial information in transit. Other forms of applied cryptography, as well as other information safeguards, are also designed into Max's systems to provide additional layers of security.



Fraud protection.

As a member of Max, you can rest easy knowing that your cash is held directly, in your name, in accounts at the nation's leading traditional and online banks of your choosing. Each bank account linked to Max is insured via FDIC deposit insurance (up to $250,000 per depositor, per ownership category at each bank) provided directly by each bank. Max never takes custody of your funds, and is only capable of sending your funds transfer instructions to your banks on your behalf so they can transfer cash between your own accounts, along paths that you have personally authorized. The rules governing these funds transfers provide that unauthorized transfers from consumer accounts can be reversed so long as they are reported to your bank in a timely manner. That means even in the unlikely event of a data breach, fraudulent transfers from a consumer account can be reversed, helping keep your cash safe.

Your privacy, our priority.

By design, none of our employees can see your bank login credentials or access your funds. We've hired one of the leading privacy experts in the U.S. to help us ensure our practices are consistent with our policies.

Your data stays yours.

We don't sell your name, address, phone number, email, or other personal information. Many web-based businesses offer the

We don't sell your name, address, phone number, email, or other personal information. Many web-based businesses offer the world for free, only to sell your private information behind your back. At Max, we charge you a fee for service so that we can keep your identity and other personal information private.

Integrity above all else.

We are committed to serving our members in an independent and unbiased fashion. Our website contains no advertising. We do not inundate you with marketing materials or try to cross-sell you on a dozen other products. We are focused simply on helping you earn as much as possible on your cash while keeping it safe. Period.

Read our privacy policy.

Meet our advisory board.

Max Leadership Team

Learn more about the people behind Max.

View Team

MAX™

Intelligent cash management for intelligent investors.

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